

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S1	1	"6067533".pn.	USPAT	OR	OFF	2004/11/15 10:58
S2	361	(loan or mortgage) same (payment or repayment) same (options or terms)	US-PGP UB; USPAT; EPO; JPO; DERWENT	OR	OFF	2004/11/15 10:59
S3	319	(variable) near10 (payment)	US-PGP UB; USPAT; EPO; JPO; DERWENT	OR	OFF	2004/11/15 11:01
S4	25	S2 and S3	US-PGP UB; USPAT; EPO; JPO; DERWENT	OR	OFF	2004/11/15 11:01

reviewed keyword paragraphs.  
11/15/04

show files

File 15:ABI/Inform(R) 1971-2004/Nov 15  
(c) 2004 ProQuest Info&Learning  
File 9:Business & Industry(R) Jul/1994-2004/Nov 11  
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File 275:Gale Group Computer DB(TM) 1983-2004/Nov 15  
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File 634:San Jose Mercury Jun 1985-2004/Nov 13  
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File 148:Gale Group Trade & Industry DB 1976-2004/Nov 15  
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(c) 2003 EBSCO Pub.  
File 474:New York Times Abs 1969-2004/Nov 13  
(c) 2004 The New York Times  
File 475:Wall Street Journal Abs 1973-2004/Nov 12  
(c) 2004 The New York Times  
File 99:Wilson Appl. Sci & Tech Abs 1983-2004/Sep  
(c) 2004 The HW Wilson Co.  
File 348:EUROPEAN PATENTS 1978-2004/Oct W05  
(c) 2004 European Patent Office  
File 349:PCT FULLTEXT 1979-2002/UB=20041111,UT=20041104  
(c) 2004 WIPO/Univentio  
File 347:JAPIO Nov 1976-2004/Jul(Updated 041102)  
(c) 2004 JPO & JAPIO  
?

Dialog NPL search 09/669,057

Set	Items	Description
S1	2492	((LOAN OR MORTGAGE) (10N) (PAYMENT OR REPAYMENT)) (10N) (O- PTIONS OR ARRANGEMT OR FEATURES)
S2	12078	(USER OR BORROWER OR CLIENT OR INDIVIDUAL OR CONSUMER) (10- N) ((DESIGNAT??? OR CHOOS???? OR CHOSEN OR SELECT???) (5N) (O- PTIONS OR PLAN))
S3	18	S1 AND S2
S4	13	RD S3 (unique items)
S5	4	S4 AND PY<2000

reviewed keyword containing text

11/15/04

5/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00864992 95-14384  
Selecting the right mortgage  
Phillips, Steven  
Journal of Accountancy v177n6 PP: 67-72 Jun 1994  
ISSN: 0021-8448 JRNL CODE: JAC  
WORD COUNT: 2799

...TEXT: to a fixed rate.

\* When index rates rise, so do interest rates.

FEDERAL HOUSING AUTHORITY

#### FEATURES

- \* Loans are insured by the Federal Housing Authority (FHA).
- \* Down-payment requirements generally are lower than conventional loans.
- \* The maximum loan amount is established by the FHA and may differ from region to region.

#### ADVANTAGES

- \* Less... free to build equity and devote her savings to securing her family's financial future.

#### PAYMENT OPTIONS

Once a borrower has selected the appropriate mortgage product and begun to make payments, CPAs may wish to advise them about some money-saving payment options.

For example, many lenders allow borrowers to make mortgage payments every two weeks. That means a 13th monthly payment is made each year and a 30-year mortgage can be repaid in as little as 21-1/2 years at substantial savings.

Another...

5/3,K/2 (Item 1 from file: 476)  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2004 Financial Times Ltd. All rts. reserv.

0005535997 BOAKYATACMFT  
Finance & The Family: In Brief  
PHILIP COGGAN  
Financial Times, P VI  
Saturday, November 24, 1990  
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
Word Count: 369

1990

...separate PEP for the 1991-92 tax year.

Albany Life has launched a Flexible Stabilizer **Mortgage**, which allows the **borrower** to **choose** between three interest payment **options** - 10.5 per cent, 11.5 per cent or 12.5 per cent per annum...

5/3,K/3 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

07307621 SUPPLIER NUMBER: 15602351 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Preliminary evaluation of the HECM reverse mortgage program. (Home Equity Conversion Mortgage) (Special Issue: Housing Finance for the Elderly)  
Case, Bradford; Schnare, Ann B.  
Journal of the American Real Estate & Urban Economics Association, v22, n2  
, p301(46)  
Summer, 1994  
ISSN: 0270-0484 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 9921 LINE COUNT: 00902

... presents some difficulties. Experience to date with the demonstration suggests that while a single reverse **mortgage** with multiple **payment options** (as with HECM) may be conceptually simple, implementation has not been easy because the flexibility...

...borrowers may establish lines of credit instead of or, in addition to, scheduled monthly payments, **mortgage** servicers must also respond to borrowers' unscheduled requests for **payment** as well as regular disbursements. These **features**, along with borrowers' ability to change payment plans at any time, has complicated the servicing...Payment Options. The HECM demonstration permits borrowers to design a payment stream that meets their **individual** financial requirements. Borrowers can select one of five **payment options** at **loan** origination and may change **payment** plans at any time throughout the life of the **loan**. As mentioned earlier, the available **payment** plans are:

(1) the tenure payment option, which provides for monthly payments to borrowers for...

...very recently, it is possible that a much higher percentage of borrowers will change their **payment options** at some time during the life of their HECM **loan**. Most of the borrowers who have changed their **payment options** to date have established lines of credit instead of, or in addition to, their initial...the borrower will combine term payments with a line of credit.

Table 8 Effect of **borrower** age on **selection** of payment **plan**. (1)

	Age of <b>Borrower</b>		
	71.6 years	76.7 years	81.6 ye
ars			

Probability of Tenure Option 30.9...the basis of this different information. Second, borrowers in the three areas may use HECM

**loan** proceeds for substantially different purposes, and choose **payment options** to meet their disparate requirements. Third, borrowers in rural areas may be significantly more comfortable...

19940622

5/3,K/4 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

06806925 SUPPLIER NUMBER: 15263760 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Mortgage refinancing with asymmetric information.  
Yang, T.L. Tyler; Maris, Brian A.  
Journal of the American Real Estate & Urban Economics Association, v21, n4  
, p481(30)  
Winter, 1993  
ISSN: 0270-0484 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 10282 LINE COUNT: 00798

... and |Mathematical Expression Omitted  
. Both values depend on the values of their embedded sequential call  
**options**. If the **borrower chooses** to refinance at the end  
of the first period, then at the end of the...a portion of the principal  
expires. The exercise price of the option, based on the **loan** balance,  
changes at each **payment** date. Chinloy refers to this as "a sequence  
of **options** to prepay up to date of maturity." We use the term  
"sequential option" to refer...

19931222  
?